

Attachment 13

City of Durham Long Term Disability Policy 588382 Experience Reports 1/04 – 11/05

1/04 to 7/04

Claims: \$75,902

Premium: \$113,434

Loss Ratio: 66.9%

7/04 to 7/05

Claims: \$9,203

Premium: \$247,959

Loss Ratio: 3.7%

7/05 to 11/05

Claims: \$33,560

Premium: \$44,747

Loss Ratio: 75%

***Note: Policy has 3 open claims and 2 closed claims in review period.